

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION**

IN RE:)	CASE NO: 19-43923-399
RUTH ANN SCHWENCK)	Chapter 13
)	
)	Trustee's Objection to Confirmation
)	Original Confirmation Hearing set for :
Debtor)	September 11, 2019 10:30 am

TRUSTEE'S OBJECTION TO CONFIRMATION OF PLAN

COMES NOW Diana S. Daugherty, Standing Chapter 13 Trustee, and for her objection to confirmation states as follows:

1. The set monthly payments to be made by the Trustee exceed the plan payment.
2. The plan does not contain enough funds to pay secured and priority creditors in full and pay the amount guaranteed to general unsecured creditors (if any). 11 U.S.C. §§ 1322(a)(2) and 1325(a)(5)(B)(ii). The approximate amount of the shortfall is \$4200 with claims as filed.
3. Schedule D omits dates mortgage debts were incurred.

WHEREFORE the Trustee prays the Court enter its order denying confirmation of the proposed plan.

Dated: August 02, 2019

OBJCONF--KLW

/s/ Kathy Wright

Kathy Wright MO31047

Attorney for Trustee

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CERTIFICATE OF SERVICE

I certify that a true and correct copy of the foregoing document was filed electronically on August 02, 2019, with the United States Bankruptcy Court, and has been served on the parties in interest via e-mail by the Court's CM/ECF System as listed on the Court's Electronic Mail Notice List.

I certify that a true and correct copy of the foregoing document was filed electronically with the United States Bankruptcy Court, and has been served by Regular United States Mail Service, first class, postage fully pre-paid, addressed to those parties listed on the Court's Manual Notice List and listed below on August 02, 2019.

RUTH ANN SCHWENCK
304 NORTHSORE COURT
SAINT PETERS, MO 63376

/s/ Kathy Wright

Kathy Wright MO31047